

33 $\frac{1}{3}$ PER CENT. DIVIDEND

TO PERSISTENT MEMBERS.

The Attention of Our Agents

IS CALLED TO THE
FOLLOWING FACTS :

The Mutual Reserve Fund Life Association

Has placed more business upon its books during the first four and a half years of its organization than the largest Life Insurance Company in the World did during its first twenty-four years.

It has transacted more new business in 1884 in its own home (New York State), where it is best known, than any other Life Insurance Company. Its business last year exceeded that of *three-fourths* of all the New York level premium companies combined,—including such as do an assessment business,—while its expenses for the same period were *two and one-half millions of dollars less* than these same companies, whose combined new business was not so large as that of the Mutual Reserve Fund Life Association.

It has transacted more new business in the Dominion of Canada, the first three months after its admission, than did all the old line level premium companies combined.

It has transacted, and is now doing, more new business in the various States, where it is admitted, than any level premium company has done in the same time.

It has paid to the widows and orphans of its deceased members within four years \$1,389,225.00, and within the past three months has paid \$289,250.00, being more than \$3,000.00 for each day.

It has received within four and a half years more than 37,300 applications for membership.

It has issued within four and a half years \$151,000,000.00 of insurance.

It has deposited \$100,000.00 of U. S. Bonds with the New York Insurance Department ; \$50,000.00 of U. S. Bonds with the Canadian Insurance Department ; has invested \$250,000.00 in U. S. Bonds, and has \$526,000.00 surplus, as shown by the special report of the New York Insurance Department.

It has collected from its members as mortuary premiums, from the date of its old organization to the present, but *one-third* the amount usually charged by the system for ordinary life insurance. It has paid every legitimate loss in full when due, in most instances long before due, and at the same time one-third of all that has been paid on mortuary premiums stands to the credit of persistent members of five years' standing, and the money to provide for the said *thirty-three and a third per cent. dividend* is held in trust by one of the largest Trust companies in America.

BRYANT BUILDING, No. 55 Liberty St.
New York, Oct. 1st, 1885.

E. B. HARPER, *President.*

CANADIAN BRANCHES:

162 ST. JAMES STREET, MONTREAL

65 KING STREET EAST, TORONTO.

28 RIDEAU STREET, OTTAWA.